

UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: Paul Anthony Ionadi

Debtor(s)

First Tech Federal Credit Union

Movant

v.

Paul Anthony Ionadi

Debtor(s)

BK. NO. 20-22585 GLT

CHAPTER 13

Related Dkt. No. 68

**STIPULATION AND ORDER**

AND NOW, come the undersigned parties, by and through their respective counsel, and enter into the follow Stipulation:

WHEREAS Movant filed a secured proof of claim on September 23, 2020, which was secured by a mortgage on Debtor's property at 4944 Glenwood Avenue, Pittsburgh, PA 15207 (Claim No. 5);

WHEREAS Movant's secured proof of claim set forth pre-petition arrears in the amount of \$3,640.35;

WHEREAS Debtor has filed a Chapter 13 Plan on September 3, 2020 and Debtor's plan does not provide for payment of Movant's claim, nor surrender of the collateral securing said claim (Doc. 5);

WHEREAS, Movant has filed an objection to confirmation of the Chapter 13 Plan on November 18, 2020 (Doc. 43);

WHEREAS, Debtor intends for his sister or other family member to pay Movant's claim outside of the Chapter 13 Bankruptcy.

WHEREAS, Debtor does not intend to use his funds to pay Movant's claim.

AND NOW, it is hereby stipulated by and between the undersigned as follows:

1. The automatic stay is terminated as it affects the interests of the Movant with respect to Debtor's real property at 4944 Glenwood Avenue, Pittsburgh, PA 15207, provided however, that relief from stay is stayed in accordance with the conditions set forth in Paragraphs 2-6, below.

2. The Debtor's sister or other family member shall reinstate the loan within 60 days of this Order.

3. On a go-forward basis from and after the date of the Order approving this Stipulation, the Debtor's sister or other family member shall timely make full monthly mortgage payments to Movant.

4. Time is of the essence as to all payments going forward.

5. For the duration of this bankruptcy case, in the event that Movant has not received a full monthly mortgage payment by the last day of the month in which the Debtor's sister or other family member's payment is due, then the stay provided in Paragraph 1, above, shall be vacated and the automatic stay unconditionally lifted as it affects the interests of the Movant with respect the Debtor's real property at 4944 Glenwood Avenue, Pittsburgh, PA 15207, upon the filing of a Certificate of Default by Movant, without further hearing or without entry of an additional order, if Debtor's sister or other family member has failed to cure the default fifteen (15) days after written notice of default to Debtor's Counsel.

6. Relief from the automatic stay shall be effective immediately upon conversion of Debtor's case to a case under Chapter 7.

Consented to by:

**/s/ Mark B. Peduto**

Mark B. Peduto, Esq.  
Calaiairo Valencik  
938 Penn Avenue, Ste 501  
Pittsburgh, PA 15222  
Phone: 412-232-0930  
Email: mpeduto@c-vlaw.com

**/s/ Maria D. Miksich**

Maria D. Miksich, Esq., PA ID 319383  
KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
Phone: (412-430-3589)  
Email: mmiksich@kmlawgroup.com

It is hereby ORDERED that the parties' Stipulation be and hereby is APPROVED.

By the Court,

DATED: 5/26/21

  
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GREGORY J. TADDONE, hct  
UNITED STATES BANKRUPTCY COURT

In re:  
Paul Anthony Ionadi  
Debtor

Case No. 20-22585-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: May 26, 2021

User: nsha  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2021:

Recip ID	Recipient Name and Address
db	+ Paul Anthony Ionadi, 2513 Acorn Court, Wexford, PA 15090-7702

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2021 at the address(es) listed below:

Name	Email Address
Angela Sheffler Abreu	on behalf of Creditor Northwest Bank f/k/a Northwest Savings Bank AAbreu@nwbcorp.com Angela.Abreu@northwest.com
Brian Nicholas	on behalf of Creditor First Tech Federal Credit Union bnicholas@kmlawgroup.com
Christos A. Katsaounis	on behalf of Defendant Pennsylvania Department Of Revenue RA-occbankruptcy5@state.pa.us RA-occbankruptcy6@state.pa.us
Christos A. Katsaounis	on behalf of Creditor Commonwealth of Pennsylvania Department of Revenue RA-occbankruptcy5@state.pa.us, RA-occbankruptcy6@state.pa.us
Donald R. Calaiaro	on behalf of Debtor Paul Anthony Ionadi dcalaiaro@c-vlaw.com cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com

District/off: 0315-2

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Page 2 of 2

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Form ID: pdf900

Total Noticed: 1

Jeffrey R. Hunt

on behalf of Defendant Pittsburgh Water and Sewer Authority jhunt@grblaw.com cnoroski@grblaw.com

Jeffrey R. Hunt

on behalf of Defendant County of Allegheny jhunt@grblaw.com cnoroski@grblaw.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Leon P. Haller

on behalf of Creditor Pennsylvania Housing Finance Agency Homeowner's Emergency Mortgage Assistance Program (PHFA-HEMAP) lhaller@pkh.com dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com

Leon P. Haller

on behalf of Defendant Pennsylvania Housing Finance Agency-Homeowners Emergency Mortgage Assistance Program lhaller@pkh.com dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com

Maria Miksich

on behalf of Creditor First Tech Federal Credit Union mmiksich@kmlawgroup.com

Mark B. Peduto

on behalf of Debtor Paul Anthony Ionadi mpeduto@c-vlaw.com  
jadam@c-vlaw.com;ssimmons@c-vlaw.com;kmosur@c-vlaw.com;apratt@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com

Mark B. Peduto

on behalf of Plaintiff Paul Anthony Ionadi mpeduto@c-vlaw.com  
jadam@c-vlaw.com;ssimmons@c-vlaw.com;kmosur@c-vlaw.com;apratt@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Preston D. Jaquish

on behalf of Creditor Northwest Bank f/k/a Northwest Savings Bank pjaquish@lenderlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 16